

REMARKS

In response to the restriction requirement dated November 3, 2006, the Applicant elects the claims directed to the following species: unsecured lines of credit, lines of credit with variable interest rates, loans with variable interest rates and credit card accounts. Each of the above elections are made without traverse.

This communication is believed to be fully responsive to the Office Action. If a telephone interview would be of assistance in advancing prosecution of the present application, the Examiner is respectfully invited to telephone the undersigned at the number provided below.

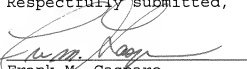
If any fee is due in connection with the present response, the Commissioner for Patents is hereby authorized to charge the requisite fee to our deposit account number 02-0393.

Prompt and favorable examination is earnestly solicited.

Respectfully submitted,

Date: December 4, 2006

By:


Frank M. Gasparo
Registration No. 44,700
Baker & McKenzie LLP
1114 Avenue of the Americas
New York, NY 10036
Telephone (212) 626-4100
Facsimile (212) 310-1600

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